IN THE CLAIMS:

Please cancel Claims 9, 19, and 20 without prejudice or disclaimer of subject matter

Please amend Claims 1-8, 10-14, and 16-18 as indicated below.

The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A computer-implemented acquisition system, comprising:

a portal configured to accept event receive, from a user interface, application request data associated with an application for a product or service from at least one client and to communicate with an Acquisition system in order to facilitate an event request from the at least one client; [[and]]

an Acquisition system configured to communicate with the portal, to facilitate product or service fulfillment for the at least one client, the Acquisition system further comprising:

at least one handler system configured to facilitate the event request from the

at least one worker utility invoked by the handler system to perform at least a portion of tasks associated with the event request

a plurality of worker utilities configured to process a plurality of applications, each application being associated with a corresponding product or service; a plurality of handler systems, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities to process the application; and

a dispatcher configured to receive the application data from the portal and route the application data to a corresponding one of the plurality of handler systems based on the product or service associated with the received application data.

- (Currently Amended) The system of claim 1, wherein the portal is configured
 to communicate with a service data validation worker to facilitate validation of validate the event
 request application data.
- 3. (Currently Amended) The system of claim 1, wherein at least one of the <u>plurality of handler systems</u> is configured to <u>invoke emmunicate with a service data validation</u> worker to <u>facilitate validation of validate</u> the <u>event request application</u> data.
- (Currently Amended) The system of claim 1, further comprising a service router configured to receive the event request application data from the portal and route the event request application data to the Acquisition system dispatcher.
- 5. (Currently Amended) The system of claim 1, wherein the application data is associated with at least one of event request further comprises an event selected from a group of events consisting of online banking account set-up, credit bureau access, e-pay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment,

savings account set-up, checking account setup, rewards program setup, and privacy preferences maintenance.

 (Currently Amended) The system of claim 1, wherein the plurality of worker utilities further includes at least comprising one or more of the following workers:

a service validation worker:

an [[email]] e-mail worker;

a credit bureau interface (CBI) worker, wherein the CBI worker is configured with suitable protocols for communicating with a CBI server[[;]], wherein the CBI server interfaces with at least one credit bureau:

an application specific worker;

a profile worker; and

a data capture worker.

- 7. (Currently Amended) The system of claim 1, wherein at least one of the plurality of workers is configured to perform a specific task by communicating with an interface, the interface including at least one of a credit bureau[[s]], a database[[s]], a new card service[[s]], a card authorization service[[s]], and a general accounts system—and new card services.
- (Currently Amended) The system of claim 1, wherein the portal facilitates is configured to perform at least one of validation, decisioning, and fulfillment of the event request plurality of applications.

- 9. (Canceled).
- (Currently Amended) A computer implemented acquisition system, comprising:
- a portal configured to <u>receive</u>, <u>from a user interface</u>, <u>application data associated</u> <u>with an application a product or service</u> eommunicate <u>with an acquisition server to receive</u> <u>product or service event requests from multiple clients</u>;

the acquisition server, comprising:

a service data validation worker configured to validate the event requests application data from the multiple clients:

a plurality of worker utilities at least two workers configured to process a plurality of applications one or more tasks to facilitate the event request, each application being associated with a corresponding product or service, wherein at least one of the plurality of worker[[s]] utilities is a performance tracking worker utility configured to track [[the]] performance of one or more tasks:

a plurality of handler systems, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, at least two handlers for processing product or service requests received from the client by invoking to invoke at least one of the plurality of worker utilities, two workers including the service data validation worker, to process perform tasks associated with the event request application; and a dispatcher for receiving the application data from the portal and forwarding

routing the event requests application data to [[the]] a corresponding one of the plurality of

handler systems based on the product or service associated with the received application data to fulfill at least a portion of the event request.

- 11. (Currently Amended) The system of claim 10, further comprising a client interface system configured to interface with at least one of the portal and the Aequisition server dispatcher to receive product or service event requests the application data from the multiple client[[s]] system.
- (Currently Amended) A computer-implemented acquisition method for facilitating event requests, comprising the steps of:

receiving, from a user interface, an event request application data associated with an application for one a product or service including event request data;

determining, by a dispatcher, based on the product or service associated with the received application data, a[[n]] corresponding one of a plurality of appropriate handler systems to which to route direct the event request application data;

routing, by the dispatcher, directing the event request application data to the determined appropriate handler system, wherein the determined handler system is associated with a corresponding product or service, and is configured, by a corresponding client system, to invoke at least one of a plurality of worker utilities executes business rules; and

invoking, by the appropriate one of the plurality of handler systems, at least one of the plurality of worker utilities one or more workers to perform tasks to validate the application event request data and complete execute the business rules to process the application,

wherein the plurality of worker utilities are configured to process a plurality of applications, each application being associated with a corresponding product or service.

13. (Currently Amended) The method of claim 12, further comprising the step of developing a <u>validation</u> worker <u>utility</u> to validate the event request <u>application</u> data by facilitating at least one of:

checking syntax of event request application data;

checking completeness of event request application data; and

checking address consistency of event request application data.

- 14. (Currently Amended) The method of claim 12, further comprising the step of invoking a service router configured to map the event request application to [[a]] the dispatcher, wherein the dispatcher is configured to communicate with the <u>plurality of handler systems</u>.
- 15. (Original) The method of claim 12, further comprising the step of invoking a test handler to test component availability.
- 16. (Currently Amended) The method of claim 12, further comprising the step of invoking a performance tracking working worker to track the performance of data throughput.
- 17. (Currently Amended) The method of claim 12, further comprising the step of preventing duplicate processing of event requests the application by determining if the event request application originated from a substantially similar application.

18. (Currently Amended) The method of claim 17, wherein the determining step further comprises the step of comparing previously submitted application data with pending application data to determine if the data is substantially similar and, if similar, returning an error message in response to the event request application.

19. (Canceled).

20. (Canceled).